

Information to identify the case:

Debtor 1	Tracy L Williams	Social Security number or ITIN	xxx-xx-9745
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-10946-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tracy L Williams
aka Tracy Williams

1/31/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Tracy L Williams
DebtorCase No. 19-10946-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 65

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db +Tracy L Williams, 13 Jerrys Court, Sicklerville, NJ 08081-1524
 aty +Pluese, Becker Saltzman LLC, Attn: Shannon Burrini, Esq., 20000 Horizon Way, Suite 900,
 Mt. Laurel, NJ 08054-4318
 517971161 +APEX Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 517971163 +Bank of New York Mellon, as Trustee for CWABS, Inc, 101 Barclay Street, 4W,
 New York, NY 10286-0001
 517971164 Bayada Home Health Care, PO Box 536446, Pittsburgh, PA 15253-5906
 518103483 +CAMDEN COUNTY MUA, 1645 Ferry Ave, Camden NJ 08104-1311
 518494800 CST Co, PO Box 33127, Louisville, KY 40232-3127
 517971168 +Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street,
 Dickson City, PA 18519-1641
 517971169 +Compleat Collection Service, 1007 N Federla Hwy # 280, Fort Lauderdale, FL 33304-1422
 518494801 Diagnostic Pathology Consultants, 175 Madison Avenue, Mount Holly, NJ 08060-2038
 517971172 +EOS CCA, P.O. Box 981002, Boston, MA 02298-1002
 517971171 Emergency Phy Assoc of S.JerseyPC, P.O. Box 635999, Cincinnati, OH 45274-0021
 518064509 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
 517971173 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 517971174 +Experian, PO Box 4500, Allen, TX 75013-1311
 517971175 +Financial Recoveries, Attn: Bankruptcy, PO Box 1388, Mount Laurel, NJ 08054-7388
 517971176 +Gloucester Township, Tax Office, PO Box 8, Blackwood, NJ 08012-0008
 517971179 +Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
 517971180 Kennedy Medical Group Practice, P.C., PO Box 95000, CL#4570, Philadelphia, PA 19195-0001
 518494803 #+NewRez LLC, Attn: Bankruptcy Dept., 4000 Chemical Road, Suite 200,
 Plymouth Meeting, PA 19462-1708
 518494804 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 517971184 +Pluese, Becker Saltzman, LLC, Attn: SHannon Burrini, Esq., 20000 Horizon Way, Suite 900,
 Mount Laurel, NJ 08054-4318
 517971185 +Presbyterian Hospital PP, PO Box 824314, Philadelphia, PA 19182-4314
 517971186 Radiology Associates of New Jersey, PC, 28075 Network Place, Chicago, IL 60673-1280
 517971188 +Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
 517971189 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, CO 80129-2386
 517971190 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 517971191 +Stephn E. Shpeen DMD, LLC, 546 Lippincott Drive, Marlton, NJ 08053-4807
 518025101 +The Bank of New York Mellon FKA, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 518140578 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517971193 +TransUnion, PO Box 2000, Chester, PA 19016-2000
 517971194 +Trojan Professional Services, Attn: Bankruptcy, Po Box 1270, Los Alamitos, CA 90720-1270
 518151998 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,
 MADISON, WI 53708-8973
 518000640 +US BK CUST FOR PC7 FIRSTTRUST, Linda S. Fossi, Esquire, GARY C. ZEITZ, L.L.C.,
 1101 Laurel Oak Road, Suite 170, Voorhees, New Jersey 08043-4381
 517971195 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
 Madison, WI 53707-7860
 518494806 +US Hunt, 65 Old Solomons Isle Road, Annapolis, MD 21401-3841
 518076806 +Virtua Health System WJ, Apex Asset Management, LLC, PO Box 5407,
 Lancaster, PA 17606-5407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Feb 01 2020 04:58:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2020 00:25:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 01 2020 00:25:26 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518036125 E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Feb 01 2020 00:24:03
 Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
 517971162 E-mail/Text: paymentprocessing@avanteusa.com Feb 01 2020 00:23:56 Avante,
 3600 South Gessner Road, Ste 225, Houston, TX 77063
 517971165 +EDI: CAPITALONE.COM Feb 01 2020 04:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 517971166 +EDI: CAPONEAUTO.COM Feb 01 2020 04:58:00 Capital One Auto Finance, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 517992123 +EDI: AISACG.COM Feb 01 2020 04:58:00 Capital One Auto Finance, a division of,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518045001 +EDI: AIS.COM Feb 01 2020 04:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 517971167 +E-mail/Text: bankruptcy@philapark.org Feb 01 2020 00:26:07 City of Philadelphia,
 Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 65

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518494799 EDI: COMCASTCBLCENT Feb 01 2020 04:58:00 Comcast, PO Box 3001, Southeastern, PA 19398-3001
517971170 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 01 2020 00:33:13 Credit One Bank, Attn: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873
518494802 +EDI: AIS.COM Feb 01 2020 04:58:00 Direct TV, by American InfoSource LP as, agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
517971177 +EDI: IIC9.COM Feb 01 2020 04:58:00 I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378
517971178 +EDI: IRS.COM Feb 01 2020 04:58:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518062764 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 01 2020 00:33:57 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518036140 E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Feb 01 2020 00:24:03 NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
518038126 +E-mail/Text: ecfbankruptcy@progleasing.com Feb 01 2020 00:25:36 NPRT North East LLC, Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315
518180029 +E-mail/Text: ecfbankruptcy@progleasing.com Feb 01 2020 00:25:36 NPRT North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
517971181 +E-mail/Text: Bankruptcy@nragroup.com Feb 01 2020 00:26:20 National Recovery Agency, Attn: Bankruptcy, PO Box 67015, Harrisburg, PA 17106-7015
517971182 +EDI: NAVIENTFKASMSERV.COM Feb 01 2020 04:58:00 Navient, Attn: Bankruptcy, PO Box 9000, Wiles-Barr, PA 18773-9000
517971183 E-mail/Text: info@phoenixfinancialsvcs.com Feb 01 2020 00:24:01 Phoenix Financial Services, PO Box 361450, Indianapolis, IN 46236
517971187 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Feb 01 2020 00:34:31 Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105
518006523 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Feb 01 2020 00:34:31 Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518494805 +EDI: AIS.COM Feb 01 2020 04:58:00 T Mobile/ T-Mobile USA Inc., by American InfoSource as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
517971192 EDI: TDBANKNORTH.COM Feb 01 2020 04:58:00 TD Bank, PO Box 219, Lewiston, ME 04243
517971196 +EDI: VERIZONCOMB.COM Feb 01 2020 04:58:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
518122286 +EDI: AIS.COM Feb 01 2020 04:58:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517999177 US Bk Cust for PC7 Firsttrust
lm* +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept., 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-12 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-12 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com
Linda S. Fossi on behalf of Creditor US BK Cust for PC7 Firsttrust lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com; cdillon@zeitzlawfirm.com; rzeitz@zeitzlawfirm.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES
2006-12 rsolarz@kmlawgroup.com
Thomas G. Egner on behalf of Debtor Tracy L Williams tegnert@mcdowelllegal.com,
tcuccuini@mcdowelllegal.com; Lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbrocious@mcdowelllegal.com; djamison@mcdowelllegal.com; cgetz@mcdowelllegal.com; egnertr62202@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8